

**Information to identify the case:**Debtor 1 **Maria E Reandeau**Social Security number or ITIN **xxx-xx-8033**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Northern District of New York**Case number: **17-61491-6-dd****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Maria E Reandeau  
fka Maria Fitch**By the court:**HON. DIANE DAVIS  
U.S. Bankruptcy Judge2/26/18**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of New YorkIn re:  
Maria E Reandeau  
DebtorCase No. 17-61491-dd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0206-6

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 38

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db  
 908769006 +Maria E Reandeau, 72 Haymeadow Road, Tupper Lake, NY 12986-1069  
 908769007 +Adirondack Medical Center, PO Box 1380, 2233 State Route 86, Saranac Lake, NY 12983-5644  
 908769021 +Adirondack Regional FCU, 280 Park Avenue, Tupper Lake, NY 12986-1909  
 908769014 +Barry Kilbourne, M.D., 309 County Rt. 47, Suite 1, Saranac Lake, NY 12983-5405  
 908769015 Cohen & Slamowitz, LLP, PO Box 9012, Woodbury, NY 11797-9012  
 908769016 Community Bank NA, PO Box 628, Olean, NY 14760-0628  
 #+First Step Group LLC, 6300 Shingle Creek Parkway, Suite 220,  
 Brooklyn Center, MN 55430-2162  
 908769018 +Glens Falls National Bank and Trust, 250 Glen St., Glens Falls, NY 12801-3560  
 908769017 +Gregory Gachowski, MD, 82 Park Street, Tupper Lake, NY 12986-1719  
 908769034 +John Reandeau, 8 Emma Street, Tupper Lake, NY 12986-1404  
 908769028 +MRS Associates Inc, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 908769024 +McPhillips, Fitzgerald & Cullum L.L.P., Attorney for Glens Falls National Bank, PO Box 299,  
 Glens Falls, NY 12801-0299  
 908769029 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 908769030 +North Country Family Physician, 309 CR 47 Ste 1, Saranac Lake, NY 12983-5405  
 908769031 +One Advantage, LLC, 1232 W State RD 2, La Porte, IN 46350-5469  
 908769038 +Richand Symansky, PC, Attorney for Adirondack Federal CU, 650 Franklin Street, Suite 310,  
 Schenectady, NY 12305-2168  
 908769037 Selip & Stylianou, LLP, PO Box 9012, Woodbury, NY 11797-9012  
 908769036 +Selip & Stylianou, LLP, ATTN David Cohen Esq, 199 Crossways Park Dr PO Box 9004,  
 Woodbury, NY 11797-9004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

908769008 EDI: RESURGENT.COM Feb 26 2018 20:18:00 CACH LLC, 4340 S Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 908769009 +E-mail/Text: bankruptcy@usecapital.com Feb 26 2018 20:21:37 Capital Accounts,  
 PO Box 140065, Nashville, TN 37214-0065  
 908769010 EDI: CAPITALONE.COM Feb 26 2018 20:19:00 Capital One Bank, Bankruptcy Dept,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 908769011 EDI: CHASE.COM Feb 26 2018 20:18:00 Chase, Correspondence Dept, PO Box 15298,  
 Wilmington, DE 19850-5298  
 908769012 +EDI: CITICORP.COM Feb 26 2018 20:19:00 Citibank (South Dakota) NA, 701 E 60 St N,  
 Sioux Falls, SD 57104-0493  
 908769013 EDI: CITICORP.COM Feb 26 2018 20:19:00 Citibank, NA, 701 E 60 Street N,  
 Sioux Falls, SD 57104-0493  
 908769019 +EDI: LEADINGEDGE.COM Feb 26 2018 20:19:00 Global Credit & Collection Corp,  
 5440 N Cumberland, Suite 300, Chicago, IL 60656-1486  
 908769020 +EDI: RMSC.COM Feb 26 2018 20:19:00 JC Penney GEMB, Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 908769022 +EDI: LEADINGEDGE.COM Feb 26 2018 20:19:00 Leading Edge Recovery Solutions LLC,  
 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
 908769023 +EDI: RMSC.COM Feb 26 2018 20:19:00 Lowes GEMB, Attn Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 908769026 EDI: MID8.COM Feb 26 2018 20:18:00 Midland Credit Management, PO Box 2011,  
 Warren, MI 48090-2011  
 908769027 EDI: MID8.COM Feb 26 2018 20:18:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 908769032 EDI: PRA.COM Feb 26 2018 20:18:00 Portfolio Recovery Associates LLC, PO Box 41067,  
 Norfolk, VA 23541  
 908769039 EDI: RMSC.COM Feb 26 2018 20:19:00 SYNCEB/Wal-mart, PO Box 965024,  
 Orlando, FL 32896-5024  
 908769035 +EDI: RMSC.COM Feb 26 2018 20:19:00 Sam's Club/GE Money Bank, PO Box 981064,  
 El Paso, TX 79998-1064  
 908769538 +EDI: RMSC.COM Feb 26 2018 20:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 908769561 +EDI: RMSC.COM Feb 26 2018 20:19:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 908769041 EDI: USBANKARS.COM Feb 26 2018 20:18:00 US Bank NA, PO Box 5229,  
 Cincinnati, OH 45201-5229  
 908769040 +E-mail/Text: upstatecollect@yahoo.com Feb 26 2018 20:21:07 Upstate Collection Center Inc,  
 650 Franklin Street Suite 312, Schenectady, NY 12305-2168  
 908773111 EDI: ECAST.COM Feb 26 2018 20:18:00 eCAST Settlement Corporation, PO Box 29262,  
 New York NY 10087-9262

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

908769033\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates LLC, PO Box 41067,  
 Norfolk, VA 23541-1067)  
 908773131\* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

District/off: 0206-6

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Feb 26, 2018

908769025 ##Med Rev Recoveries, Inc, 100 Metropolitan Park Drive #100, PO Box 4712,  
Syracuse, NY 13221-4712

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 26, 2018 at the address(es) listed below:

Douglas J. Wolinsky-Trustee dwolinsky@primmer.com, VT01@ecfcbis.com;aline@primmer.com  
Neil T. Bhatt on behalf of Debtor Maria E Reandeau court@lhdblaw.com  
U.S. Trustee USTPRegion02.UT.ECF@usdoj.gov

TOTAL: 3